

**Information to identify the case:**

Debtor 1	Philip Jannes	Social Security number or ITIN xxx-xx-1294
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	Lori Ann Jannes	Social Security number or ITIN xxx-xx-5025
	First Name Middle Name Last Name	EIN -----
United States Bankruptcy Court District of New Jersey		
Case number: 17-11602-CMG		

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Philip Jannes

Lori Ann Jannes  
aka Lori Ann Johnson

8/19/19

**By the court:** Christine M. Gravelle  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
**United States Bankruptcy Court**  
**District of New Jersey**

In re:  
 Philip Jannes  
 Lori Ann Jannes  
 Debtors

Case No. 17-11602-CMG  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: 3180W

Page 1 of 2  
 Total Noticed: 34

Date Rcvd: Aug 19, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 21, 2019.

db/jdb +Philip Jannes, Lori Ann Jannes, 3 Brookline Court, Middletown, NJ 07748-3302  
 cr +CITIBANK, N.A., Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100,  
 Mt. Laurel, NJ 08054-3437  
 cr +Seterus, Inc., authorized subservicer for Federal, P.O. Box 1047, Hartford, CT 06143-1047  
 516613450 +A-1 Collections Svc, 2297 State Hwy 33 Ste 90, Hamilton Square, NJ 08690-1717  
 516613452 Barnabas Health Med GRP, Po Box 8000 Dept 596, Buffalo, NY 14267-0002  
 517395017 CITIBANK, N.A., CITIMORTGAGE, INC., P.O. BOX 6030, SIOUX FALLS SD 57117-6030  
 516613456 +Cbna, 1000 Technology Dr, O Fallon, MO 63368-2239  
 516613455 +Cbna, Po Box 769006, San Antonio, TX 78245-9006  
 516719023 Citibank, N.A., P O Box 6030, Sioux Falls, SD 57117-6030  
 516613459 +Fed Loan Serv, Po Box 60610, Harrisburg, PA 17106-0610  
 516728349 +MONOC, 4806 Megill Road, Neptune, NJ 07753-6926  
 516613461 +Monmouth Ocean Hospital Service, 4806 Megill Road, Suite #3, Neptune, NJ 07753-6926  
 518242285 +Nationstar Mortgage LLC d/b/a Mr. Cooper, P.O. Box 619094, Dallas, TX 75261-9094  
 518242286 +Nationstar Mortgage LLC d/b/a Mr. Cooper, P.O. Box 619094, Dallas, TX 75261-974,  
 Nationstar Mortgage LLC d/b/a Mr. Cooper, P.O. Box 619094, Dallas, TX 75261-9094  
 516613462 +Pluese,Becker & Saltzman, LLC, 20000 Horizon Way, Suite 900, Mount Laurel, NJ 08054-4318  
 516613464 +Remex Inc, 307 Wall St, Princeton, NJ 08540-1515  
 516613465 ++SETERUS INC, PO BOX 619096, DALLAS TX 75261-9096  
 (address filed with court: Seterus, 14523 Sw Millikan Way St, Beaverton, OR 97005)  
 516735914 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
 TRENTON NJ 08646-0245  
 (address filed with court: State of New Jersey, Department of Treasury,  
 Division of Taxation, PO Box 245, Trenton, NJ 08695-0245)  
 516613467 Trans Continental Credit, PO Box 5055, White Plains, NY 10602-5055  
 516930367 US Department of Education, P O Box 790336, St. Louis, MO 63179-0336

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Aug 20 2019 00:20:54 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Aug 20 2019 00:20:49 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 cr +EDI: DRIV.COM Aug 20 2019 03:48:00 Santander Consumer USA Inc, PO Box 961245,  
 Fort Worth, TX 76161-0244  
 516613453 +E-mail/Text: bankruptcyletters@hackensackmeridian.org Aug 20 2019 00:21:24  
 Bayshore Community Hospital, 727 North Beers Street, Holmdel, NJ 07733-1598  
 516613454 EDI: CAPITALONE.COM Aug 20 2019 03:48:00 Capital One Bank Usa N, 15000 Capital One Dr,  
 Richmond, VA 23238  
 516613457 +EDI: WFNNB.COM Aug 20 2019 03:48:00 Comenitycapital/Overst, Po Box 182120,  
 Columbus, OH 43218-2120  
 516627509 EDI: DISCOVER.COM Aug 20 2019 03:48:00 Discover Bank, Discover Products Inc,  
 PO Box 3025, New Albany, OH 43054-3025  
 516613458 +EDI: DISCOVER.COM Aug 20 2019 03:48:00 Discover Fin Svcs Llc, Po Box 15316,  
 Wilmington, DE 19850-5316  
 516636573 EDI: IRS.COM Aug 20 2019 03:48:00 Internal Revenue Service, P.O. Box 7346,  
 Philadelphia, PA 19101-7346  
 516871804 EDI: PRA.COM Aug 20 2019 03:48:00 Portfolio Recovery Associates, LLC,  
 c/o Capital One Bank, N.a., POB 41067, Norfolk VA 23541  
 516613463 +EDI: PRA.COM Aug 20 2019 03:48:00 Portfolio Recovery Ass, 120 Corporate Blvd Ste 1,  
 Norfolk, VA 23502-4952  
 516702071 EDI: Q3G.COM Aug 20 2019 03:48:00 Quantum3 Group LLC as agent for, Comenity Capital Bank,  
 PO Box 788, Kirkland, WA 98083-0788  
 516657778 +EDI: RMSC.COM Aug 20 2019 03:48:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,  
 PO Box 41021, Norfolk, VA 23541-1021  
 516872275 +EDI: AIS.COM Aug 20 2019 03:48:00 Verizon, by American InfoSource LP as agent,  
 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 14

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

516613451 Avante  
 516613460\* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,  
 PHILADELPHIA PA 19101-7346  
 (address filed with court: Internal Revenue Service, Special Procedures, Bankruptcy Section,  
 P.O. Box 724, Springfield, NJ 07081)  
 516725446\* ++SETERUS INC, PO BOX 619096, DALLAS TX 75261-9096  
 (address filed with court: Seterus, Inc., PO Box 1047, Hartford, CT 06143)  
 516613466\* ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
 TRENTON NJ 08646-0245  
 (address filed with court: State of New Jersey, Department of the Treasury,  
 Division of Taxation, P.O. Box 187, Trenton, NJ 08695-0187)

TOTALS: 1, \* 3, ## 0

District/off: 0312-3

User: admin  
Form ID: 3180W

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Total Noticed: 34

Date Rcvd: Aug 19, 2019

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 21, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 19, 2019 at the address(es) listed below:

Albert Russo docs@russotrustee.com  
Denise E. Carlon on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper  
dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com  
John R. Morton, Jr. on behalf of Creditor Santander Consumer USA Inc ecfmail@mortoncraig.com,  
mortoncraigecf@gmail.com  
Kevin Gordon McDonald on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper  
kmcnald@kmllawgroup.com, bkgroup@kmllawgroup.com  
Michael Frederick Dingerdissen on behalf of Creditor CITIBANK, N.A. nj.bkecf@fedphe.com  
Nicholas V. Rogers on behalf of Creditor CITIBANK, N.A. nj.bkecf@fedphe.com  
Rebecca Ann Solarz on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper  
rsolarz@kmllawgroup.com  
Robert P. Saltzman on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper  
dnj@pbslaw.org  
Robert P. Saltzman on behalf of Creditor Federal National Mortgage Association c/o Nationstar  
Mortgage LLC d/b/a Mr. Copper dnj@pbslaw.org  
Robert P. Saltzman on behalf of Creditor Seterus, Inc., authorized subservicer for Federal  
National Mortgage Association ("Fannie Mae"), a corporation organized and existing under the  
laws of the United States of America dnj@pbslaw.org  
Sherri Jennifer Smith on behalf of Creditor CITIBANK, N.A. nj.bkecf@fedphe.com,  
nj.bkecf@fedphe.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov  
William H. Oliver, Jr. on behalf of Joint Debtor Lori Ann Jannes bkwaliver@aol.com,  
R59915@notify.bestcase.com  
William H. Oliver, Jr. on behalf of Debtor Philip Jannes bkwaliver@aol.com,  
R59915@notify.bestcase.com

TOTAL: 14